

United States Bankruptcy Court
Southern District of Mississippi

In re:
Heather Lee Petterson
Debtor

Case No. 25-00969-JAW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: Apr 15, 2025

User: mssbad
Form ID: 309I

Page 1 of 2
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2025:

Recip ID	Recipient Name and Address
db	+ Heather Lee Petterson, 158 Sykes Ave, Florence, MS 39073-9370
5498306	+ Rhode Island Credit Un, 160 Francis Street, Providence, RI 02903-1118

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Apr 15 2025 19:41:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: hjb@hbarkley13.com	Apr 15 2025 19:41:00	Harold J. Barkley, Jr., P.O. Box 4476, Jackson, MS 39296-4476
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Apr 15 2025 19:42:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5498300	+ Email/PDF: bncnotices@becket-lee.com	Apr 15 2025 19:54:20	Amex, Po Box 981540, El Paso, TX 79998-1540
5498301	+ Email/PDF: MarletteBKNotifications@resurgent.com	Apr 15 2025 19:44:09	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912
5498302	+ EDI: CITICORP	Apr 15 2025 23:41:00	Citibank, Po Box 790040, St. Louis, MO 63179-0040
5498304	EDI: USBANKARS.COM	Apr 15 2025 23:41:00	Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
5498305	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 15 2025 19:42:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
5498309	+ EDI: SYNC	Apr 15 2025 23:41:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5498307	+ EDI: SYNC	Apr 15 2025 23:41:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5498303	*+	Citibank, Po Box 790040, St Louis, MO 63179-0040
5498308	*+	Synchrony Bank, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0538-3
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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2025 at the address(es) listed below:

Name	Email Address
Harold J. Barkley, Jr.	HJB@HBarkley13.com hbarkley13@ecf.epiqsystems.com;trusteeMSSB2M@ecf.epiqsystems.com
Thomas Carl Rollins, Jr	on behalf of Debtor Heather Lee Petterson trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

Notice of Chapter 13 Bankruptcy Case

United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:

Debtor 1	Heather Lee Petterson	Social Security number or ITIN xxx-xx-5292
	First Name Middle Name Last Name	EIN ____-____-____
Debtor 2		Social Security number or ITIN ____
(Spouse, if filing)	First Name Middle Name Last Name	EIN ____-____-____
United States Bankruptcy Court for the Southern District of Mississippi		
Case number: 25-00969-JAW		Date case filed for chapter 13 4/15/25

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Heather Lee Petterson	
2. All other names used in the last 8 years	aka Heather L McLarrin, aka Heather L Petterson	
3. Address	158 Sykes Ave Florence, MS 39073	
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
5. Bankruptcy trustee Name and address	Harold J. Barkley Jr. P.O. Box 4476 Jackson, MS 39296-4476	Contact phone 601-362-6161 Email HJB@HBarkley13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 601-608-4600 Date: 4/15/25

For more information, see page 2

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